

PROCESS FOR MANAGING OWNERSHIP OF A VALUABLE ITEM

ABSTRACT OF THE DISCLOSURE

An ownership management process (32) is practiced with
5 the aid of a computer system (18) having access to a
database (38) which includes data describing any number of
leases. The subject of a lease is a valuable item (10). A
merchant (12) leases the item (10) for a lease term to a
customer (14). Throughout the lease term, the customer
10 (14) may return the item (10) and be relieved of any
further obligation to make lease payments to the merchant
(12). Moreover, the customer (14) may make voluntary
contributions (74, 76) to a reserve credit account (70)
that is associated with the lease. The merchant also makes
15 matching contributions (78) to the customer's reserve
credit account (70) at a predetermined contribution rate.
The customer (14) may purchase the item (10) during the
term of the lease for a price set forth in the lease using
the customer's RCA funds, but has no obligation to do so.
20 Alternatively, the customer (14) may purchase another item
offered by the merchant (14) using the customer's RCA
funds.

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